

**Information to identify the case:**

Debtor 1	<b>Gregory M. Chaklos</b>	Social Security number or ITIN	<b>xxx-xx-6565</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Kim L. Chaklos</b>	Social Security number or ITIN	<b>xxx-xx-7852</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-22705-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory M. Chaklos

Kim L. Chaklos

10/16/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gregory M. Chaklos  
Kim L. Chaklos  
Debtor(s)

Case No. 15-22705-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 16, 2020

User: nsha  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory M. Chaklos, Kim L. Chaklos, 100 Floral Hill Drive, Washington, PA 15301-2931
cr	+ Bethel Park School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560
14083234	+ Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3715
14122885	+ Claire C. Vatz, MA CCC, Inc., 250 Mt. Lebanon Blvd. Suite 411, Pittsburgh PA 15234-1249
14083240	+ Home Point Financial, PO box 77404, Ewing, NJ 08628-6404
14154045	+ Home Point Financial Corp, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14083242	+ Maverick Funding Corp, 1160 Parsippany Blvd, Suite B, Parsippany, NJ 07054-1811
14088326	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14083245	+ PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14083246	+ Tri Boro Federal Credit Union, 617 East McMurray Road, Canonsburg, PA 15317-3497

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2020 01:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2020 01:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Oct 17 2020 04:23:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14083233	+ Email/Text: servicing@afcfirst.com	Oct 17 2020 01:02:00	AFC First Financial Corp, 1005 Brookside Rd., PO Box 3558, Allentown, PA 18106-0558
14128723	+ EDI: CBSAAFES.COM	Oct 17 2020 04:23:00	Army & Air Force Exchange Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
14131662	EDI: BL-BECKET.COM	Oct 17 2020 04:23:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14083235	EDI: CBSAAFES.COM	Oct 17 2020 04:23:00	Army Airforce Exchange, 3911 S Walton Walker Blvd, Dallas, TX 75236
14083236	+ Email/Text: bankruptcy@clearviewfcu.org	Oct 17 2020 01:01:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp, PA 15108-4212
14122886	+ EDI: WFNNB.COM	Oct 17 2020 04:23:00	Comenity Bank/Christopher & Banks, PO Box 182118, Columbus OH 43218-2118
14122887	+ EDI: WFNNB.COM	Oct 17 2020 04:23:00	Comenity Bank/New York & Company, PO Box 182125, Columbus OH 43218-2125
14122888	+ EDI: WFNNB.COM		

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		Oct 17 2020 04:23:00	Comenity Bank/Roamans, PO Box 182125, Columbus OH 43218-2125
14122889	+ EDI: WFNNB.COM		
		Oct 17 2020 04:23:00	Comenity Bank/Value City, PO Box 182125, Columbus OH 43218-2125
14083241	EDI: CITICORP.COM		
		Oct 17 2020 04:23:00	Macy's/DSNB, PO Box 8218, Mason, OH 45040
14083237	+ EDI: RMSC.COM		
		Oct 17 2020 04:23:00	GEICB/JC Penneys, PO Box 965007, Orlando, FL 32896-5007
14083238	+ EDI: RMSC.COM		
		Oct 17 2020 04:23:00	GEICB/Lowes, PO BOX 965005, Orlando, FL 32896-5005
14083239	EDI: RMSC.COM		
		Oct 17 2020 04:23:00	GEICB/Sam's Club, P O Box 965005, Orlando, FL 32896-5005
14914181	Email/Text: bankruptcy@homepointfinancial.com		
		Oct 17 2020 01:01:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14122890	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 17 2020 01:01:00	Kohl's, PO Box 3084, Milwaukee WI 53201-3084
14116057	+ EDI: MID8.COM		
		Oct 17 2020 04:23:00	Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14138778	+ EDI: CBS7AVE		
		Oct 17 2020 04:23:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14104368	+ EDI: NFCU.COM		
		Oct 17 2020 04:23:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14083243	EDI: NFCU.COM		
		Oct 17 2020 04:23:00	Navy Federal Credit Union, PO Box 3700, Attn Cbr Disputes, Merrifield, VA 22119-3700
14083244	+ EDI: NFCU.COM		
		Oct 17 2020 04:23:00	Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500
14145142	+ EDI: Q3G.COM		
		Oct 17 2020 04:23:00	Quantum3 Group LLC as agent for, Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14089343	EDI: RECOVERYCORP.COM		
		Oct 17 2020 04:23:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14138777	+ EDI: CBS7AVE		
		Oct 17 2020 04:23:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14146958	+ Email/Text: mjoyce@triboro-fcu.org		
		Oct 17 2020 01:03:00	Tri Boro Federal Credit Union, 600 East 8th Avenue, Munhall, PA 15120-1900
14083247	+ EDI: USAA.COM		
		Oct 17 2020 04:23:00	USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14118739	+ Email/Text: bncmail@w-legal.com		
		Oct 17 2020 01:01:00	USAA FEDERAL SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14083248	+ EDI: USAA.COM		
		Oct 17 2020 04:23:00	USAA Federal Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Home Point Financial Corporation
jdb	*+	Kim L. Chaklos, 100 Floral Hill Drive, Washington, PA 15301-2931

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:**

Name	Email Address
Andrew F Gornall	on behalf of Creditor Home Point Financial Corporation andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Home Point Financial Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Gregory M. Chaklos bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Brian C. Thompson	on behalf of Joint Debtor Kim L. Chaklos bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlab@rascrane.com
Daniel Brett Sullivan	on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com DanS@w-legal.com
Jennifer L. Cerce	on behalf of Creditor Bethel Park School District jlc@mbm-law.net
Matthew John McClelland	on behalf of Creditor Home Point Financial Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com

TOTAL: 11